

Households and Families

It is also important to consider the households and families that make up Earlham. They are the basic economic unit of the community and often have a very direct impact on the number of housing units needed in the community. Like many communities, Earlham’s households include many single persons, single-parent families, and other household arrangements. Yet, the “traditional” family of two parents with children are more common in Earlham than most communities.

Figure 3.14: Household Composition Data

Type	2021 ACS
Persons in households	1,343
Total households	512
Total families	371
Total non-family households	141
Persons in group quarters	0
Average household size	2.62 people
Average family size	3.18 people

Source: US Census Bureau, 2021 Five-year Estimates



Households: 512



Families: 371

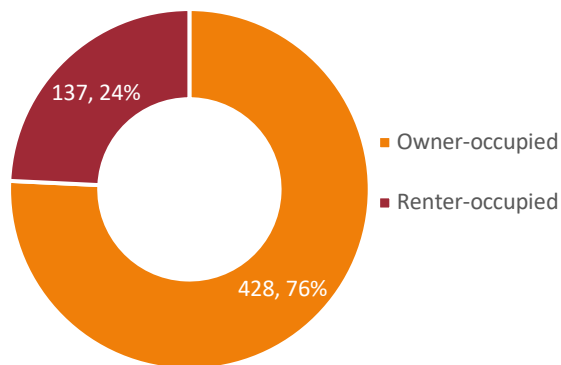
Source: US Census Bureau, 2021 Five-year Estimates

As this data shows, a high percentage, more than the statewide average, of residents are living in families, and no one is living in group quarters, such as a college residence hall or nursing facility. This represents a strong sense of family for the community, with few people living alone. The average household and family sizes in Earlham are much higher than the average for the state. This foretells a good future for the community.

Housing Tenure

Related to the household count is how these households live. According to the latest Census estimates, the tenure of occupied housing is as follows. Compared to most rural Iowa communities, Earlham’s housing tenure is more owner-occupied. This can be a great part of the community character, but it also indicates a potential exclusion of people who cannot, for whatever reason, purchase a home.

Figure 3.15: Earlham Housing Tenure



Source: US Census Bureau, 2021 Five-year Estimates

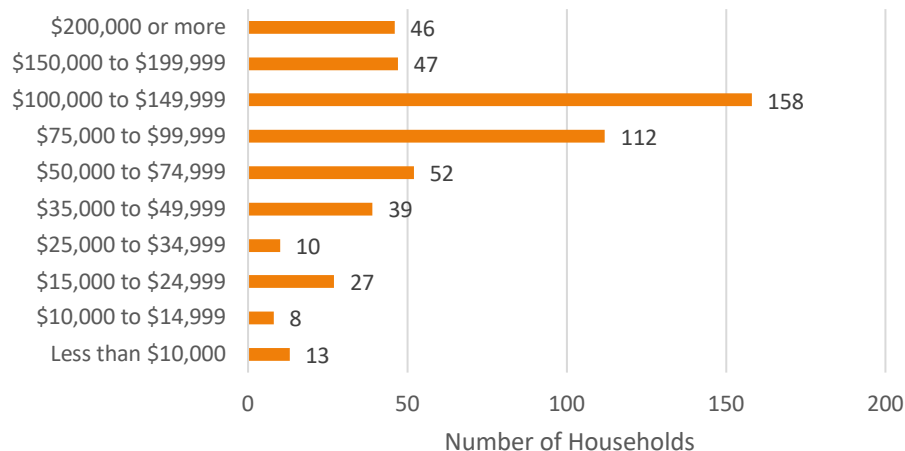
Earlham's Economy

The next several pages outline the current economy of Earlham. Topics include income, employment, workforce, commuting, retail sales, and local business development.

Personal and Household Income

Personal income is vital to the success of the local economy and ability of Earlham to continue as a community and local government. It is essential that local residents earn a good living. Most households are well employed and gain their income from full-time employment. Some gain most of their income from government transfers and retirement plans/savings. As noted here, median incomes in Earlham are well above the state's average and even more above the average median incomes of rural Iowa communities.

Figure 3.16: Earlham Household Income Ranges



Source: US Census Bureau, 2021 Five-year Estimates

Source: US Census Bureau, 2021 Five-year Estimates

The median household income in 2021's five-year estimate was \$99,519. The mean income was \$103,277. Most rural Iowa communities have a much lower median income and more of a bell-shaped curve. This is reflected in the many people who have high-paying jobs in the metro area. Several households have incomes less than \$25,000, meaning they do not participate in the wealth of most of the city.

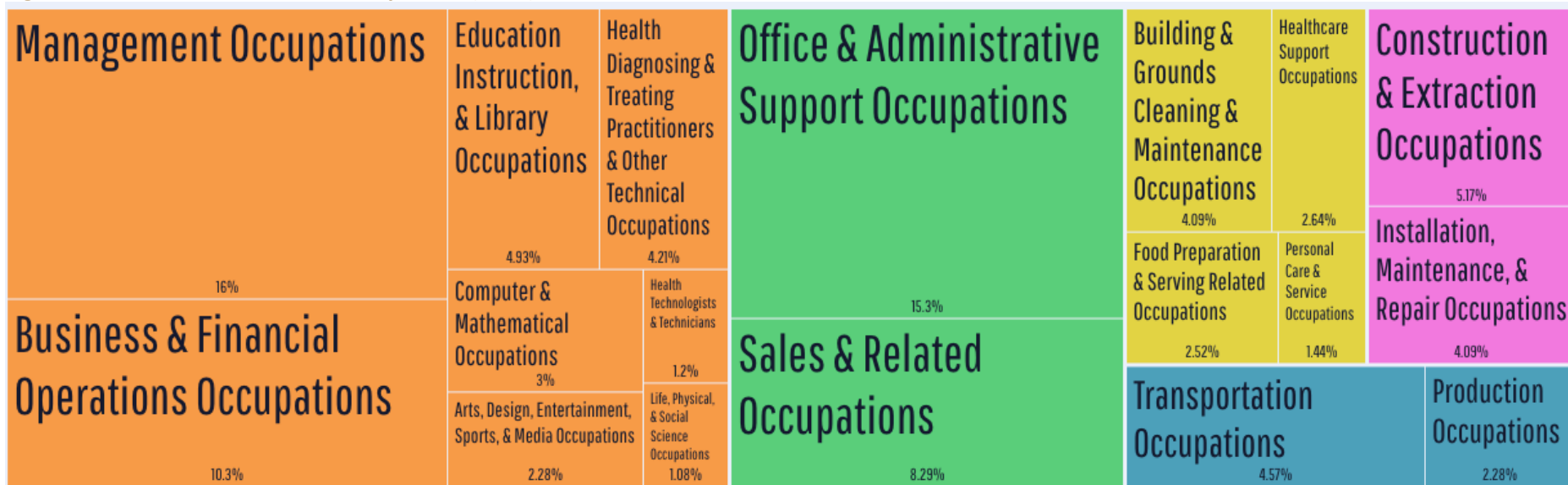
Employment and Workforce

Earlham is a hard-working community, with most of its adult population engaged in the workforce. In the latest Census estimates, 814 persons were employed of a total of 1,059 persons of working age (16+). The 77.6% workforce participation rate in Earlham is somewhat higher than the statewide average. About 70% of the workers worked at least 35 hours per week at least 48 weeks a year. The Census data showed a very low 1.0% unemployment rate.

Occupation and Industry

The occupation of the workforce is the type of work they do in their primary role on the job. Industry is the person's field of work. The key occupations and industries give insight into the types of jobs in the area, skills of the workforce, and potential level of pay.

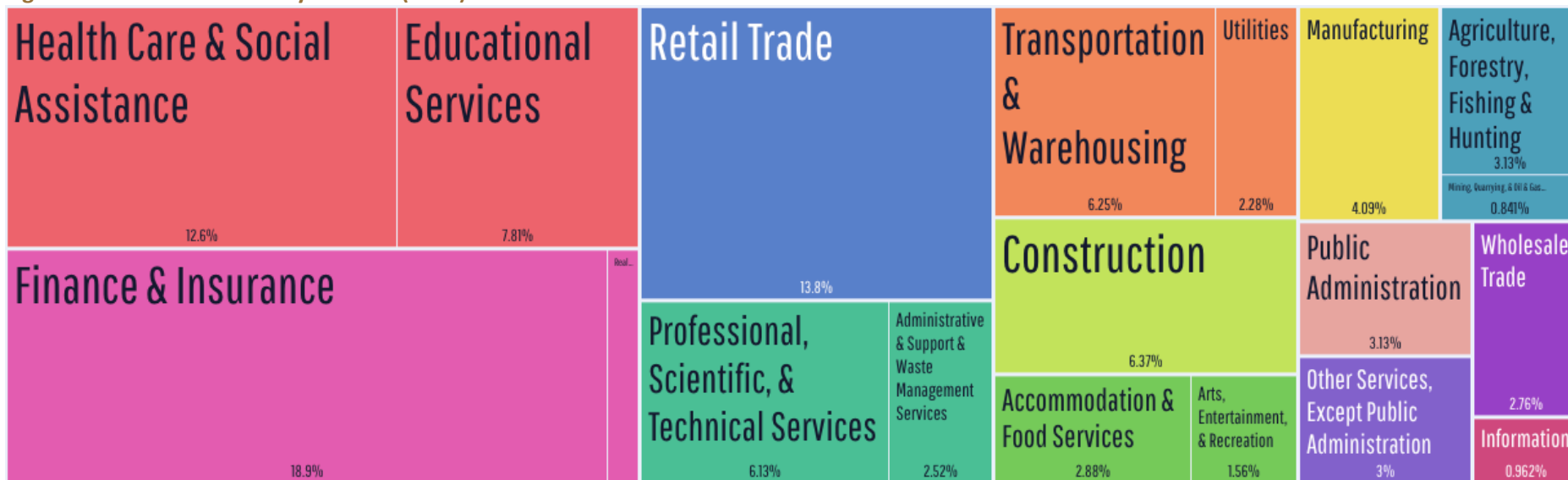
Figure 3.17: Earlham Workforce Occupations (2020) for 832 Workers



Source: Data USA (<https://datausa.io/profile/geo/earlham-ia>)

Notable here is that the workforce is heavily engaged in professional, management, and other careers that require advanced education. Few people work in sales, production, or construction. Overall, statewide the colors would be more evenly distributed.

Figure 3.18: Earlham Industry Worked (2020) for 832 Workers



Source: Data USA (<https://datausa.io/profile/geo/earlham-ia>)

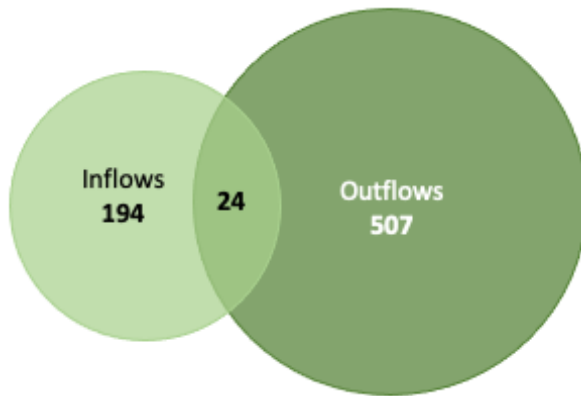
The most notable feature of this chart is the high percentage of people working in finance and other professional fields and virtually no one working in manufacturing. This indicates that a strong number of local residents work in the Des Moines metro in office jobs, and there are few manufacturing jobs in the immediate area. The notable exception is the small industrial building to the right.



Commuting and Worker Mobility

Because Earlham is close to Des Moines and there are no major employers in the city, besides the Earlham School District, it is anticipated that many of Earlham’s residents live outside of town.

Figure 3.19: Worker Flows in 2020



Source: Census Local Employment Dynamics On the Map (<http://onthemap.ces.census.gov>).

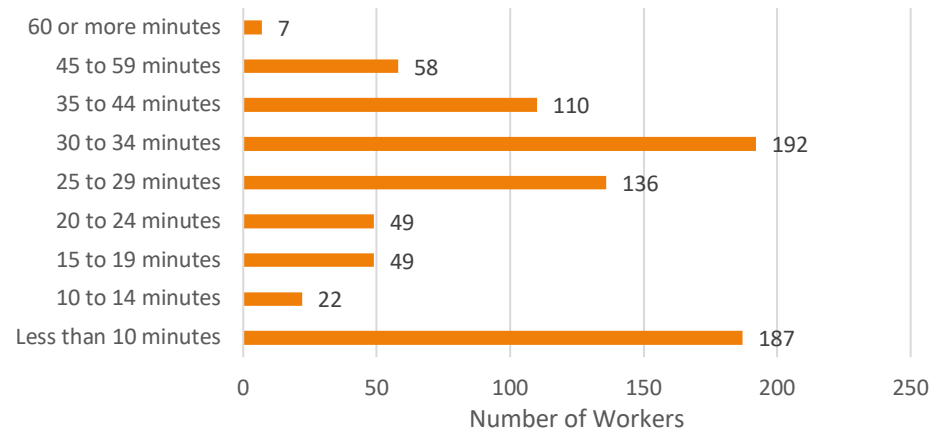
The data shows only 24 people who live and work in Earlham. This is certainly too low. However, the bigger picture is that far more people travel out of town for work than into town. This is not surprising. The key feature of this data is that about 300 more people travel out of town to work than that work in town or travel into town for work. This must mean in part that local housing and amenities are sufficient to support people that commute to other places, but the local housing stock and amenities may not be sufficient (or too expensive) to support local workers who may earn a different income. The conventional wisdom is that Earlham’s housing may be too expensive for the jobs that are found in town but affordable for those who work in the metro. This situation hurts employers, such as the school, that must rely on people who commute to town each day.

Travel Time to Work

Because so many people work out of town and the city is close to Des Moines, much can be learned by studying travel time to work. The latest Census estimate provides data for this. The following chart shows that many people are just a few minutes from work or are 30 to 35 minutes from work. Unlike the flow data in the figure above, this chart indicates many Earlham residents also work in Earlham. Many also commute into Des Moines, its downtown being only 30 miles from Earlham.

The mean travel time to work was 23.4 minutes.

Figure 3.20: Travel Time to Work



Source: US Census Bureau, 2021 Five-year Estimates

Retail Sales Trends

The strength of the local economy is measured just as much by retail sales as by workers. While not all retail sales are taxable in Iowa, the data is helpful when comparing areas or when looking at an area versus what sales should be occurring. In Earlham’s case, the proximity to I-80 likely has a notable impact on retail sales, both positive (convenience shoppers as they travel through) and negative (small retail stores are unable to compete with the close access to diverse offerings in the metro). The following are some key data points about retail sales.

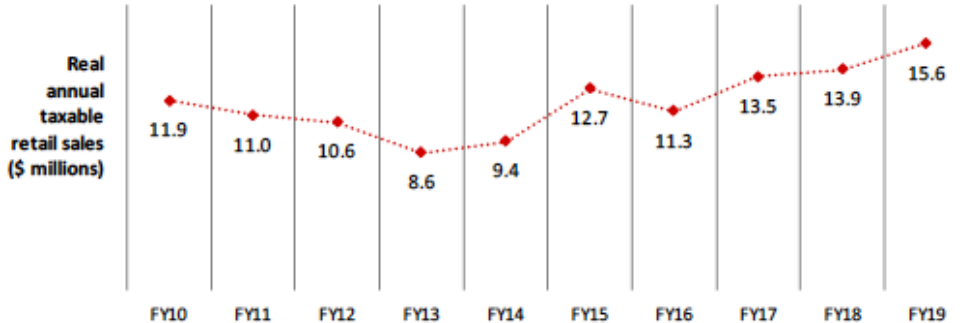
Figure 3.21: Earlham Key Retail Indicators (inflation adjusted)

Data	FY 2018	FY 2019	% Change
Real total taxable sales (\$)	13,939,951	15,587,872	11.8%
Number of reporting firms (annualized)	49	50	2.0%
Population	1,406	1,412	0.4%
Average sales per capita (\$)	9,914	11,040	11.4%
Average sales per firm (\$)	283,024	311,757	10.2%

Source: ISU Dept. of Economics, Retail Sales Analysis, FY 2019, Earlham

This table compares two consecutive fiscal years, which is too few to gain a strong perspective. The report shows that retail sales in “real” (inflation-adjusted) dollars have increased dramatically in one year, resulting in a great increase in sales per capita and per firm. However, the chart below indicates that the dramatic increase in sales is a very recent phenomenon, and sales had been declining for many years until about 2014.

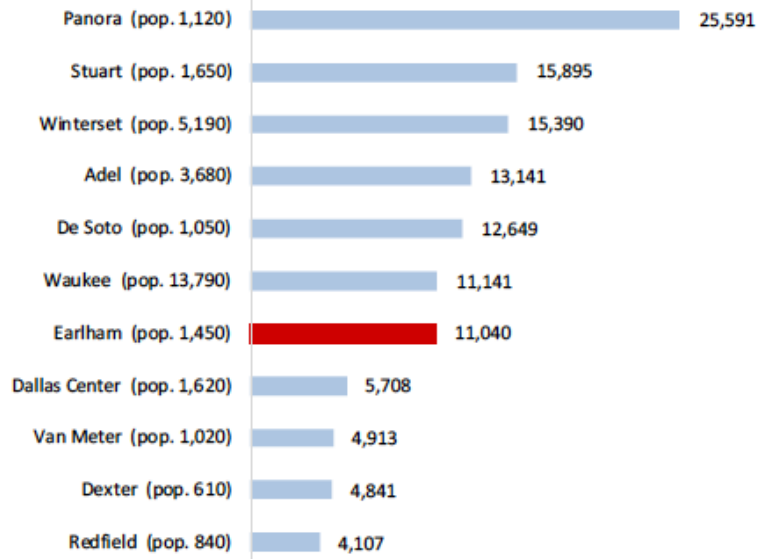
Figure 3.22: Earlham Real Total Taxable Sales



Source: ISU Dept. of Economics, Retail Sales Analysis, FY 2019, Earlham

In 2019, the per capita retail sales were \$11,040, compared to \$12,731 statewide. Earlham has outperformed peer cities (small towns in metro counties) in the report. These cities have had average per capita sales of \$8,420. Another interesting piece of information is comparing retail sales per capita with other area cities. See Figure 3.23 on the next page. Earlham is around the middle of the pack of these nearby cities.

Figure 3.23: FY 2019 Retail Sales Comparison



ISU Department of Economics performed a trade surplus/leakage analysis. Surplus is when the retail sales exceed the expected need of a community and leakage is when there is a shortage of sales or, in other words, many local residents do much of their shopping outside of the city. Over the past ten years from FY 2010 to 2019, Earlham has experienced a leakage ranging from \$2.2 million to \$8.5 million each year. Fortunately, the \$2.2 million figure was the most recent year. In other words, over this time, about 25% of the local population’s net retail sales are made outside of the community. This also means that the retail trade area capture for Earlham ranges from 717 to 1,237 customers. In FY 2019, the trade area capture was the highest number in the ten-year period. This means that Earlham has a pull factor or 0.88, which is better than peer cities. This means local retailers are not meeting community demand. The latest data does not consider COVID years, it should be noted.

Source: ISU Dept. of Economics, Retail Sales Analysis, FY 2019, Earlham

The Business Community

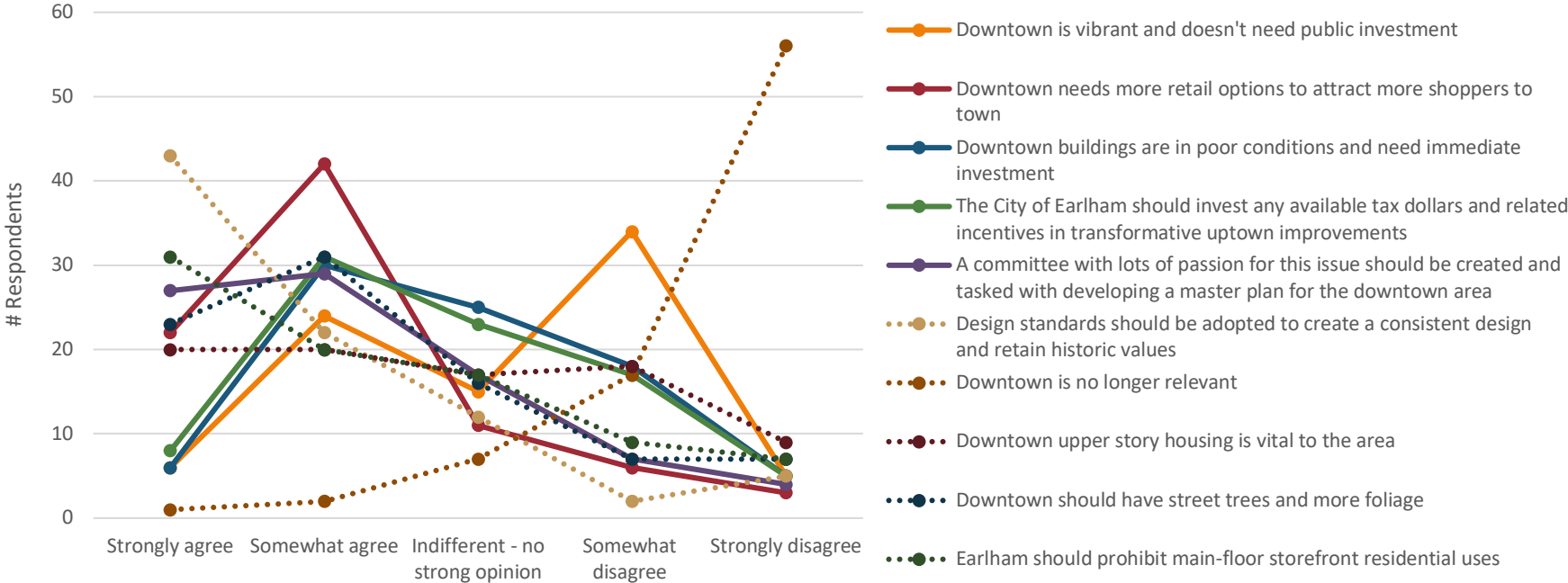
Downtown Earlham contains the bulk of the total businesses located in Earlham, with a few others located on North Chestnut Avenue, near the school. Most of these businesses are small, employing less than ten people. The Earlham School is by far the largest employer with about 100 employees. Overall, about 200 people work in businesses outside of their home in Earlham. Numerous others work from home, especially since COVID, or operate a home-based business. The number of businesses in the city has remained relatively stable.





The public survey received responses from 84 people for the question, “Please rate how much you agree with the following statements about Earlam’s downtown/business district.” The following are the results.

Figure 3.24: Views about the Current State of the Downtown

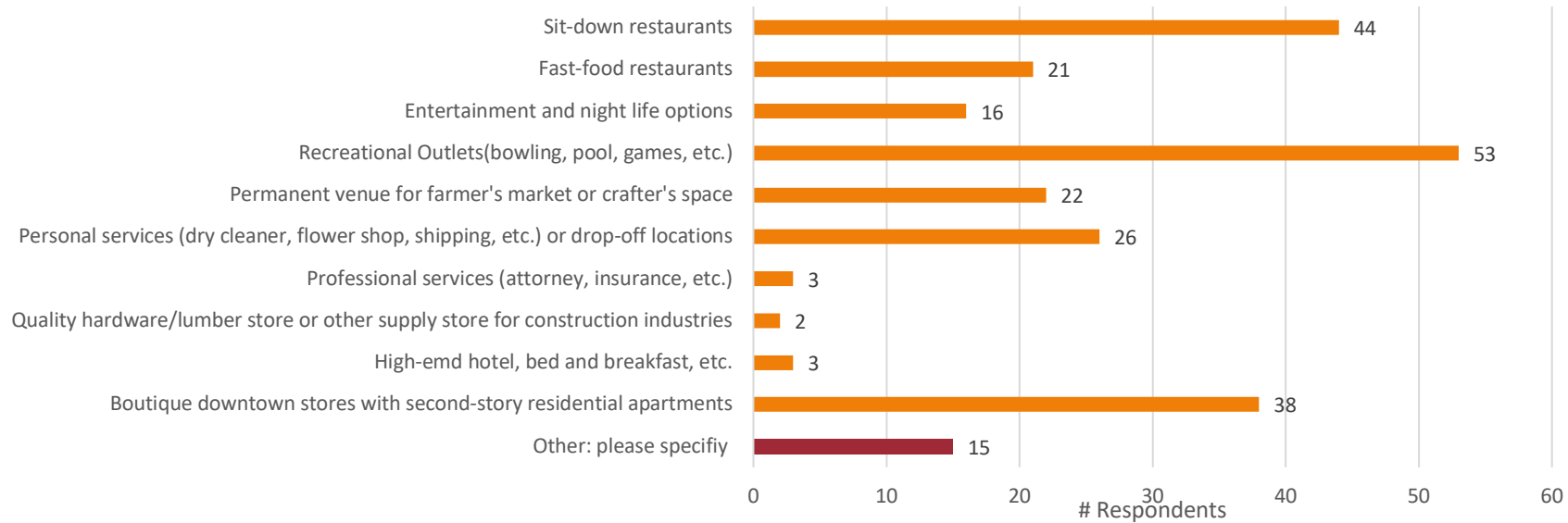


People believe the downtown is relevant, that design standards should be created and adopted to guide redevelopment, Earlam should prohibit main-floor storefront residential uses, and downtown needs more retail options. Upper story housing and street trees/foliage are also identified needs of a lesser level. A master planning committee is also reasonably popular.

Community Economic Needs

The public survey gained responses from 83 people for the question, “What types of retail/commercial development are top 3 most needed in Earlham, either because they do not exist or what exists is inadequate?” The following are the results.

Figure 3.25: Types of Commercial Development Desired/Needed



Other responses (15):

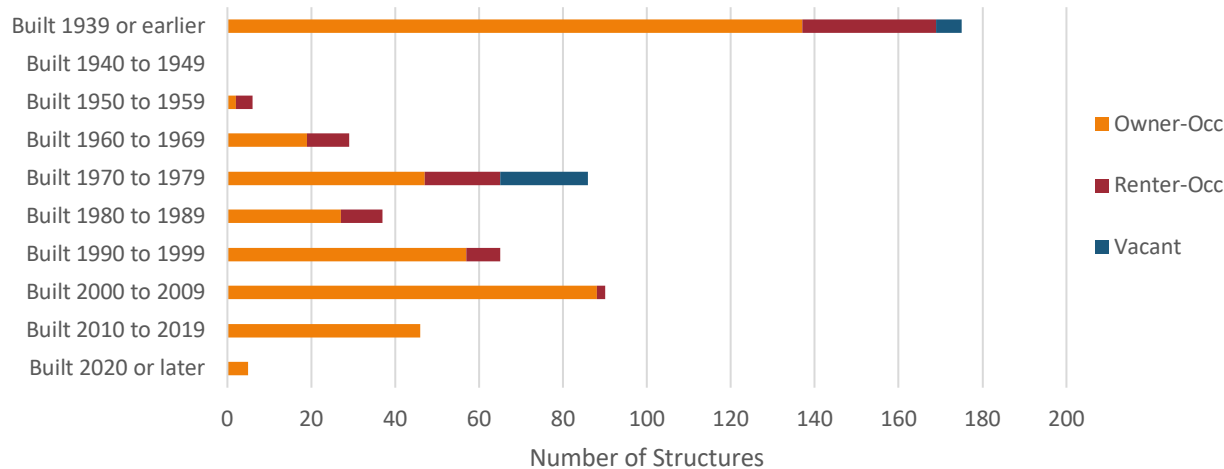
- Community recreation center
- Mechanical contractors (plumbing, HVAC, electric)
- None of these are needed.
- Unconcerned about what is in the downtown buildings as long as they are full and used.
- Dollar General or a similar store (2)
- Optometrist
- “We really have everything we need in town. Just need to keep supporting them.”
- Christian or family-friendly restaurant
- Retail
- Options for kids/teens
- Car wash (2)
- Laundromat
- Activity center for older school aged children other than Bricker Price
- Trail system to Gendler Park

The survey results reflect the issues and needs outlined in the background research.

Earlham’s Housing – Physical Characteristics

Physical housing characteristics tell the story of the growth and development of a community. Since home ownership is also a key economic asset for a household, the quality, size, and value of the housing stock is also a reflection of the community’s wealth. The following shows the ranges of year built for all housing in the city.

Figure 3.26: Housing Year Built (2020)



Source: US Census Bureau, 2021 Five-year Estimates

The median year built for all units was 1977; the year built for owner units was 1983; the same for renter units was 1966. Overall, housing is reasonably new in Earlham, although two issues are notable. The most notable is the lack of units, relatively speaking, built since 2010. The second is that none of the units built since 2010 and very few since 2000 are currently renter-occupied units. This represents an affordable housing challenge for the community. A concern is that perhaps renters are forced to live in the oldest and, likely, most deteriorated units. The small 4.1% vacancy rate is a good sign but also illustrates high demand and a likely shortage of housing. When performing a visual tour of housing in May 2023, only 3 homes were listed for sale, as indicated by yard signs. Only one apartment building had a “for rent” sign.

The types of housing in a community also indicate affordability, quality, and type of households to be accommodated. Figure 3.27 shows the types of housing units estimated by the Census.

Figure 3.27: Housing Types/Units in Structure (2021)

	Count	Share
Single-family detached	453	84.0%
Single-family attached	18	3.3%
Duplex	3	0.6%
3 or 4 units	24	4.5%
5 to 9 units	13	2.4%
10 or more units	3	0.6%
Mobile Homes	23	4.3%
Total	537	100.0%

Source: US Census Bureau, 2021 Five-year Estimates

This data makes it clear that most housing is single-family, and very few multi-family housing units exist. The data has some irregularities, such as 3 duplex units and 3 units in properties with ten or more units. A more accurate way to gauge unit counts is to perform a housing assessment by a physical drive-by survey. Data is shown in a different way in the table below.

Figure 3.28: Housing Types/Units in Structure (2023)

	Count	Estimated Units	Share
Single-family detached	474	474	80.7%
Single-family attached or townhome	0	0	0.0%
Manufactured home	30	30	5.1%
Duplex	10	20	3.4%
Home conversion	0	0	0.0%
Apartment or condominium	5	53	9.0%
Upper story conversion	4	10	1.7%
Totals	523	587	100.0%

Source: SICOG drive-by windshield assessment, May 2023

Single-family Detached

Single-family (or single-unit) detached homes contain only one dwelling unit and are completely separate from other dwelling units on all sides. Single-unit detached homes can be renter or owner-occupied and in Earlham are much more likely to be owner-occupied compared to most other rural Iowa communities. Single-unit detached homes account for approximately 80.7% of all housing in Earlham.



Townhouses

Townhomes or rowhouses are typically horizontally attached dwelling units that can either be renter or owner-occupied. No townhomes exist in Earlham. This is surprising, given that construction of modern townhouse units is a newer phenomenon, and Earlham has recent growth history and proximity to Des Moines.

Manufactured Homes

Manufactured homes are a type of prefabricated housing that are often transported to a piece of land. Manufactured homes can be renter or owner-occupied. For this survey, only those homes which appeared to be built only on a temporary foundation or blocks are counted. There are approximately 30 manufactured homes in Earlham, a total of approximately 5.1% of all units. Most of these homes, it appears, were added in the 1980s and 1990s, when there were standards for such housing, but many of them are deteriorating. Most are on rented lots and are not taxed as real estate.



Duplexes

Duplex units are housing units of a townhouse style with only two units. There are approximately 10 duplexes in the city with 20 units. These compose approximately 3.4% of all units.



Home Conversions

Home Conversions, or multi-unit home conversions, occur when previously single-family homes are divided into two or more units, which are typically rented to tenants. The visual survey did not find any such housing. Typically, this kind of housing is found in towns with many larger old pre-1900 homes and a high demand for rentals, such as in a college town. Few such homes exist in Earlham. It should be noted that counting these kinds of units in a drive-by survey is a challenge and the count is likely too low in Earlham's case.

Apartments/Condominiums

Apartments or condominiums are typically vertically attached dwelling units that can either be renter or owner-occupied. Condominiums are usually individually owned but may be rented out to a tenant. Earlham has very few apartment buildings, most of them private, not government or subsidized. There are approximately 5 apartment buildings/complexes in Earlham that contain an estimated 53 units or 9.0% of all units in Earlham.



Upper-story Conversions

In downtown Earlham are several buildings with upper-story housing units. The visual study did not enter each building to identify these units and they are not found on the map. Approximately 4 buildings have upper-story housing units containing an estimated 10 units or 1.7% of all units in Earlham. It should be noted that counting these kinds of units is also a challenge, as they may exist on a plat or when visiting the upper floor, but many may not be active.

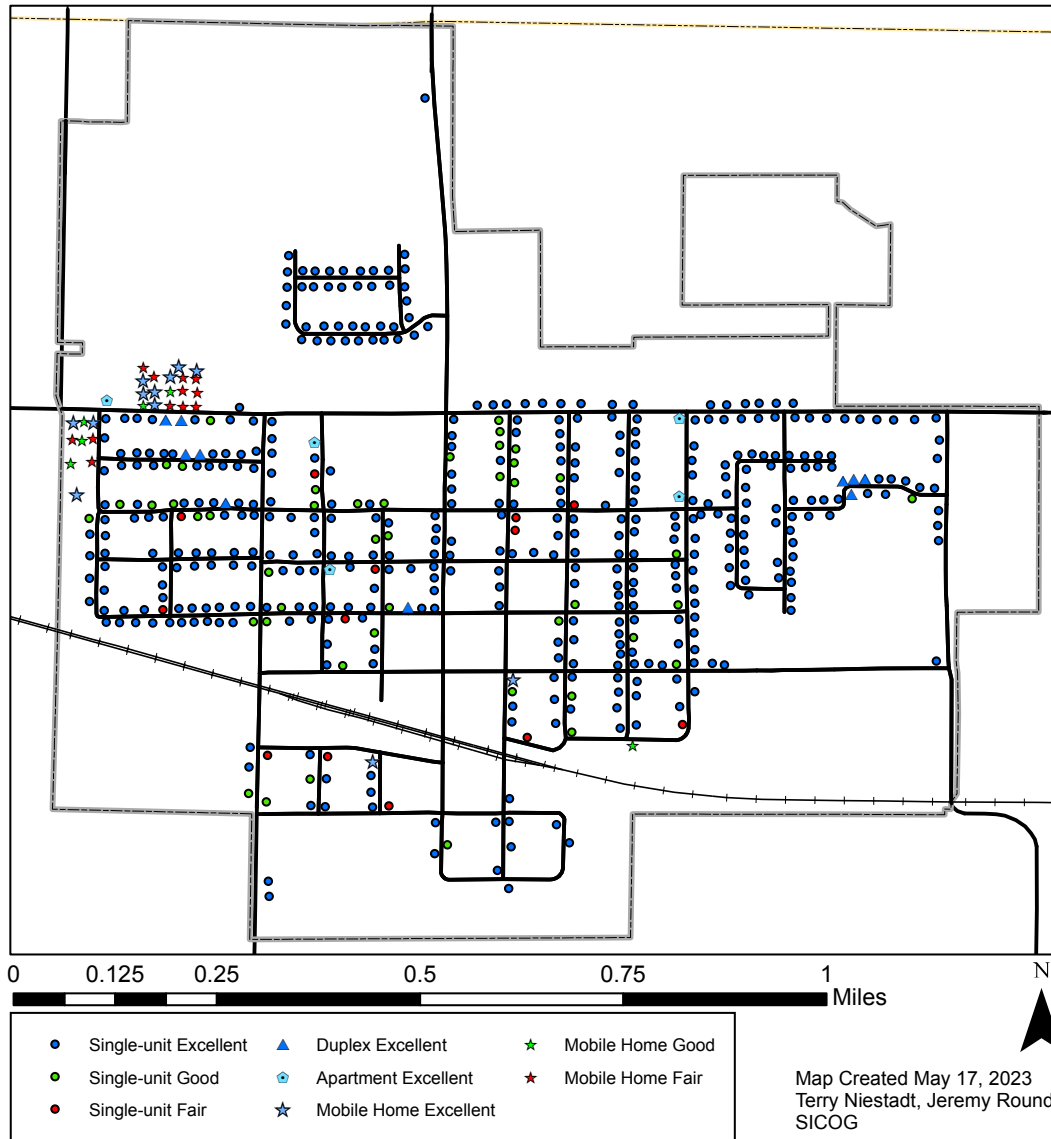
Dorms and Group Housing

Dorms used only part of the year and group housing units, such as nursing facilities, are not counted individually. Earlham has no such housing.

Figure 3.29 (next page) shows the distribution of housing structures in the city. It also rates most housing units by housing condition, based only on a brief assessment of exterior conditions while driving by the structure. Condition ratings are as follows:

- **Excellent:** Structure exhibits no or minor exterior deterioration only; no components are severely deteriorated or missing.
- **Good:** Structure exhibits minor or moderate exterior deterioration, including one or more components that need significant repair but none that are severely deteriorated or missing.
- **Fair:** Structure exhibits significant exterior deterioration, including one or more severely deteriorated elements or overall deterioration throughout.
- **Poor:** Structure exhibits exterior dilapidation and is likely unsafe and unsanitary. Entire components may be missing or have failed. Any unit of any condition that is clearly abandoned and unmaintained is also considered dilapidated.

Figure 3.29: Housing Types and Condition Assessment (2023)



As can be seen in the map, there is a wide distribution of housing units by type and condition. The following table shows this information.

Figure 3.30: Housing Structures and Conditions (2023)

	Excellent	Good	Fair	Poor	Totals
Single-family detached	415	46	13	0	474
Single-family attached	0	0	0	0	0
Manufactured home	12	6	12	0	30
Duplex	10	0	0	0	10
Home conversion	0	0	0	0	0
Apartment/condominium	5	0	0	0	5
Upper Story Conversion	0	0	4	0	4
Totals	442	52	29	0	523
Percents	84.5%	9.9%	5.5%	0%	100%

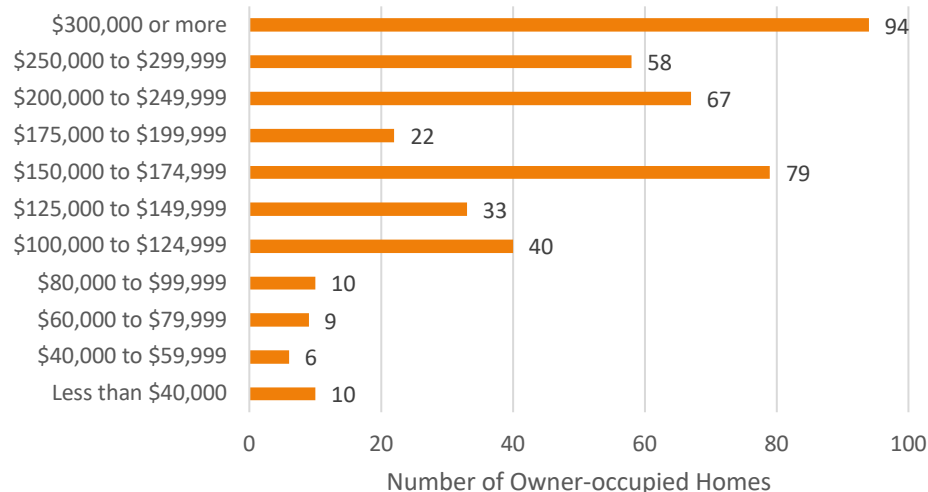
Source: SICOG drive-by windshield assessment, May 2023

Housing conditions assessments are always subjective and all they really can tell a reader is the general state of housing in the community. Most of Earlham’s housing would be considered in good to excellent condition. Only 15% of units need considerable repairs, and no units are deemed to be dilapidated and need of demolition. Earlham has one of the best quality housing stocks in rural Iowa, as measured by level of exterior deficiencies.

Residential Valuations and Costs

The Census provides valuation data by tenure, something not easily obtained from Assessor GIS data. The following shows owner-occupied values and gross rent ranges.

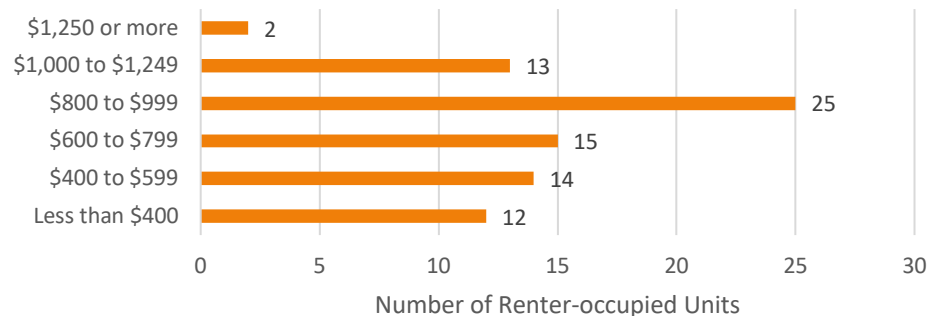
Figure 3.31: Owner-occupied Housing Values



Source: US Census Bureau, 2021 Five-year Estimates

This chart includes 428 units with a median value of \$203,700. It is noted that this valuation is considerably more than the statewide median of \$153,900.

Figure 3.32: Renter-occupied Housing Gross Rent



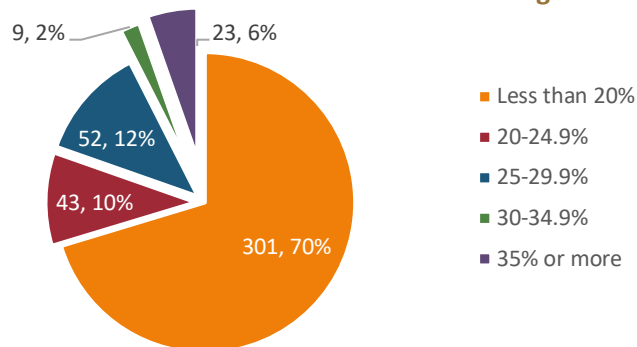
Source: US Census Bureau, 2021 Five-year Estimates

This chart includes 81 units where rent is paid. The median rent was \$692. This value is consistent with rural Iowa and less than Iowa's median gross rent of \$806. Therefore, rental housing is much more affordable than owner-occupied housing in Earlham.

Housing Affordability

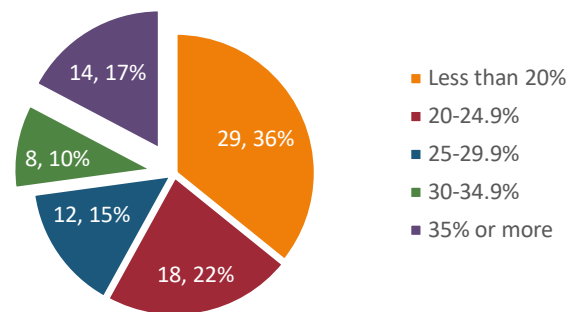
Census data shows the percentage of residents that are cost-burdened in their housing. These include housing units that are occupied by people who pay more than 25% of their disposable income on either rental or ownership costs. Ideally, a small number of residents are cost burdened, and none are severely cost burdened (at least 35% of income spent on housing).

Figure 3.33: Selected Owner Costs as a Percentage of Income



Source: US Census Bureau, 2021 Five-year Estimates

Figure 3.34: Gross Rent as a Percentage of Income



Source: US Census Bureau, 2021 Five-year Estimates

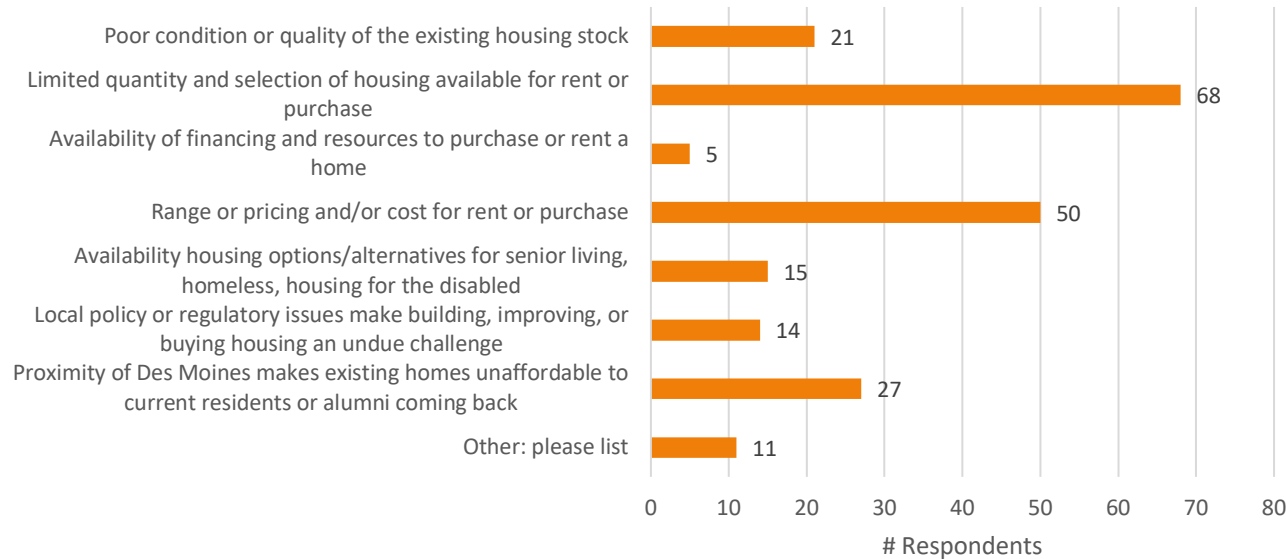
As this chart shows, about 8% of owner households were cost burdened. The percentage who lived in mortgaged and non-mortgaged homes is the roughly the same. One would expect mortgaged owners to have much higher cost burden. This fact illustrates that many people who do not have a mortgage would struggle to purchase a nice home and take on a mortgage. It is not unusual for a rural Iowa community to have a much higher rate of cost burdened residents.

Renters are much more cost burdened overall, about 27%. This is normal in many places. Overall rent is affordable to local residents, although there is a limited supply of government-subsidized housing.

Housing Needs

During the planning process, 84 residents responded to the survey question, “What are Earlham’s top 3 housing issues/challenges in your opinion?” The following are the results.

Figure 3.35: Housing Needs Identified by Survey Respondents



Other responses (11)

- None; no issues (2)
- Lack of land/lots for development (5)
- “I do not wish to see Earlham expand beyond our ability to grow (as Van Meter is experiencing). I do not wish for more cookie-cutter neighborhoods to pop up around the edges of town. I love that Earlham has a majority of unique homes and wish for it to stay that way.”
- We have no development occurring and housing for sale.
- “The city not willing to invest in a lift station in the Williamson addition so more houses can be built. Earlham will never grow like the towns around.”
- “Properties in and around Earlham are either very low-end (run down) or very high-end (million-dollar acreages). There is not a lot of “middle ground” housing.”

The results of the survey conform what the background data found earlier in this section of the chapter.